

In re:
Jose A. Sierra Jr.
Mary E. Smeltzer
Debtors

Case No. 23-12704-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 17, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jose A. Sierra Jr., Mary E. Smeltzer, 196 Blue Ridge Dr., Levittown, PA 19057-3049
14813623	+ Freedom Federal Credit Union, 626 Jacksonville Rd., Warminster, PA 18974-4862
14822002	+ Gateway One Lending, 1601 Elm St., Ste. 800, Dallas, TX 75201-7260
14813624	Morris & Adelman, P.C., Attn: Robert M. Morris, Esquire, P.O. Box 2235, Bala Cynwyd, PA 19004-6235
14822006	+ Quantum Group LLC, P.O. Box 786, Kirkland, WA 98083-0786
14819422	Santander Consumer USA, Inc. as servicing agent TC, P.O. Box 560284, Dallas, TX 75356-0284
14822004	+ T-Mobile USA / American InfoSource, Agent, 4515 N. Santa Fe. Ave., Oklahoma City, OK 73118-7901

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jeffournier@verizon.net	Oct 18 2023 00:15:00	JEFFERY A. FOURNIER, Fournier Law Offices, 2480-B Durham Road, Bristol, PA 19007
tr	Email/Text: Info@ReadingCh13.com	Oct 18 2023 00:15:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Oct 18 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 18 2023 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 18 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14819014	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 18 2023 00:20:24	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14822003	+ Email/Text: bankruptcy@cavps.com	Oct 18 2023 00:15:00	Calvary SPV I, LLC, P.O. Box 4252, Greenwich, CT 06831-0405
14822011	+ EDI: CAPITALONE.COM	Oct 18 2023 04:17:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
14815260	+ Email/Text: bankruptcy@cavps.com	Oct 18 2023 00:15:00	Cavalry SPV I, LLC, PO Box 27288, Tempe AZ 85285-7288

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14814824	+ Email/Text: bankruptcy@cavps.com	Oct 18 2023 00:15:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14822012	+ EDI: CCS.COM	Oct 18 2023 04:17:00	Credit Collections Service, 725 Canton St., Norwood, MA 02062-2679
14818017	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Oct 18 2023 00:15:00	Freedom Credit Union, 626 Jacksonville Rd, Ste 250, Warminster PA 18974-4862
14822013	EDI: JPMORGANCHASE	Oct 18 2023 04:17:00	JPMCB, P.O. Box 15369, Wilmington, DE 19850
14822014	Email/Text: PBNCNotifications@peritusservices.com	Oct 18 2023 00:15:00	Kohls, N56 Ridgewood Dr., Menomonee Fal, WI 53051
14822020	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2023 00:20:34	LVNV Funding LLC, P.O. Box 1269, Greenville, SC 29602-1269
14818551	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2023 00:20:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822015	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 18 2023 00:15:00	Midland Credit Management, 320 E Big Beaver Rd., Troy, MI 48083-1271
14822016	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2023 00:15:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
14822010	EDI: Q3G.COM	Oct 18 2023 04:17:00	Quantum Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14818016	EDI: Q3G.COM	Oct 18 2023 04:17:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 2489, Kirkland, WA 98083-2489
14817862	EDI: Q3G.COM	Oct 18 2023 04:17:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14821543	EDI: Q3G.COM	Oct 18 2023 04:17:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14817664	+ Email/Text: shari.stephenson@revcosolutions.com	Oct 18 2023 00:15:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR, SUITE 114, 3850 PRIORITY WAY SOUTH DR, INDIANAPOLIS, IN 46240-3813
14822007	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2023 00:20:35	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14822008	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 18 2023 00:20:35	Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
14822005	+ Email/Text: shari.stephenson@revcosolutions.com	Oct 18 2023 00:15:00	Revco Solutions, Inc., 3850 Priority Way South Dr., Suite 114, Indianapolis, IN 46240-3813
14819044	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 18 2023 00:15:00	Santander Consumer USA, Inc. as servicing, agent TCF Auto Receivables Owner, Trust 2016-DP1, P.O. Box 961245, Fort Worth, TX 76161-0244
14822009	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 18 2023 00:15:00	Santander Consumer USA., P.O. Box 961245, Fort Worth, TX 76161-0244
14816297	+ EDI: AIS.COM	Oct 18 2023 04:17:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822017	^ MEBN	Oct 18 2023 00:12:16	TD Bank NA, P.O. Box 1448, Greenville, SC 29602-1448
14822018	+ Email/Text: bankruptcy@bbandt.com	Oct 18 2023 00:15:00	Truist Bank, P.O. Box 1847, Wilson, NC 27894-1847
14822019	+ EDI: VERIZONCOMB.COM	Oct 18 2023 04:17:00	Verizon Wireless, P.O. Box 650051, Dallas, TX 75265-0051
14813622	EDI: WFFC.COM		

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		Oct 18 2023 04:17:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
14815348	EDI: WFFC2		
		Oct 18 2023 04:17:00	Wells Fargo Auto, PO Box 17900, Denver CO 80217-0900
14815166	+ EDI: WFFC2		
		Oct 18 2023 04:17:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14822001	+ EDI: WFFC2		
		Oct 18 2023 04:17:00	Wells Fargo Dealer Services, P.O. Box 10709, Raleigh, NC 27605-0709
TOTAL: 37			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14821999	*+	Freedom Federal Credit Union, 626 Jacksonville Rd., Warminster, PA 18974-4862
14822000	*	Morris & Adelman, P.C., Attn: Robert M. Morris, Esquire, P.O. Box 2235, Bala Cynwyd, PA 19004-6235
14821998	*P++	WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203, address filed with court:, Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 amps@manleydeas.com
JEFFERY A. FOURNIER	on behalf of Debtor Jose A. Sierra Jr. jefffournier@verizon.net
JEFFERY A. FOURNIER	on behalf of Joint Debtor Mary E. Smeltzer jefffournier@verizon.net
MARK A. CRONIN	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1:	Jose A. Sierra Jr.	Social Security number or ITIN: xxx-xx-0357
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Mary E. Smeltzer	Social Security number or ITIN: xxx-xx-1282
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 9/8/23
Case number:	23-12704-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose A. Sierra Jr.	Mary E. Smeltzer
2. All other names used in the last 8 years		
3. Address	196 Blue Ridge Dr. Levittown, PA 19057	196 Blue Ridge Dr. Levittown, PA 19057
4. Debtor's attorney Name and address	JEFFERY A. FOURNIER Fournier Law Offices 2480-B Durham Road Bristol, PA 19007	Contact phone (215) 943-1873 Email: jefffournier@verizon.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 10/17/23

For more information, see page 2

Case number **23-12704-amc**

7. Meeting of creditors	November 17, 2023 at 10:00 AM	Location: The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info. go to https://www.justice.gov/us/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/16/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/17/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/6/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$863.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/10/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	